

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NADINE BETH BEALONIS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:13-70295 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/19/2013 and confirmed on 7/15/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		31,259.82
Less Refunds to Debtor	720.29	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>30,539.53</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,931.00	
Trustee Fee	1,204.23	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,135.23</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*)	0.00	0.00	0.00	0.00
	Acct: 7512				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: 4139				
	PRA RECEIVABLES MANAGEMENT LLC -	16,787.54	16,787.54	1,891.71	18,679.25
	Acct: 4509				
					<b>18,679.25</b>

Priority					
	PAUL W MCEL RATH JR ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NADINE BETH BEALONIS	0.00	0.00	0.00	0.00
	Acct:				
	NADINE BETH BEALONIS	720.29	720.29	0.00	0.00
	Acct:				
	MAZZEI AND ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	JASON MAZZEI ESQ	2,931.00	2,931.00	0.00	0.00
	Acct:				
	MCEL RATH LEGAL HOLDINGS LLC	0.00	0.00	0.00	0.00
	Acct:				
	NATIONSTAR MORTGAGE LLC(*)	0.00	0.00	0.00	0.00
	Acct: 7512				

\*\*\* N O N E \*\*\*

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	720.01	720.01	0.00	720.01
	Acct: 0998				
	BETA FINANCE CO INC	0.00	0.00	0.00	0.00
	Acct: 0472				
	PRA/PORTFOLIO RECOVERY ASSOC	1,719.90	1,719.90	0.00	1,719.90
	Acct: 5790				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 1290				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,275.63	1,275.63	0.00	1,275.63

13-70295 JAD

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5594				
	LVNV FUNDING LLC, ASSIGNEE	807.26	807.26	0.00	807.26
	Acct: 3863				
	DELL FINANCIAL SERVICES LLC	1,572.20	1,572.20	0.00	1,572.20
	Acct: 9412				
	PRA/PORTFOLIO RECOVERY ASSOC	1,630.05	1,630.05	0.00	1,630.05
	Acct: 1488				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct: 1290				
	MATTHEW BRUSHWOOD ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ASPIRE/CARD SVCS**	0.00	0.00	0.00	0.00
	Acct: 5284				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 7597				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 4298				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 6003				
	CHARTER ONE FINANCIAL INC (CF)	0.00	0.00	0.00	0.00
	Acct: 9858				
	CHRYSLER FINANCIAL **	0.00	0.00	0.00	0.00
	Acct: 0468				
	CITIFINANCIAL INC (NON-RE*)++	0.00	0.00	0.00	0.00
	Acct: 0397				
	GE CAPITAL RETAIL BANK++	0.00	0.00	0.00	0.00
	Acct: 8357				
	GAP/GE MONEY++	0.00	0.00	0.00	0.00
	Acct: 7517				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: 4079				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: 2177				
	PHFA(*)	0.00	0.00	0.00	0.00
	Acct: 1738				
	PARAGON FEDERAL CREDIT UNION++	0.00	0.00	0.00	0.00
	Acct: 0897				
	ROAD LOANS*	0.00	0.00	0.00	0.00
	Acct: 0001				
	SANTANDER CONSUMER USA**	0.00	0.00	0.00	0.00
	Acct: 1000				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 3520				
	VICTORIA'S SECRET	0.00	0.00	0.00	0.00
	Acct: 8254				
	WELLS FARGO BANK	0.00	0.00	0.00	0.00
	Acct: 4820				
	WELLS FARGO	0.00	0.00	0.00	0.00
	Acct: 7274				
					7,725.05

TOTAL PAID TO CREDITORS

26,404.30

TOTAL	
CLAIMED	0.00
PRIORITY	16,787.54
SECURED	7,725.05

Date: 05/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NADINE BETH BEALONIS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-70295 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 8**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Nadine Beth Bealonis  
 Debtor

Case No. 13-70295-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 43

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db +Nadine Beth Bealonis, 31 Clarion Street, Johnstown, PA 15905-2219  
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719  
 intp +Conemaugh Memorial Medical Center, Attention: Payroll Administrator, 1086 Franklin Street, Johnstown, PA 15905-4305  
 13617269 +Aspire, Po Box 105555, Atlanta, GA 30348-5555  
 13617270 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
 13637786 +Bank Of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 13637788 +Beta Finance, 8585 Broadway #260, Merrillville, IN 46410-5662  
 13617271 +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 13617277 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195)  
 13617272 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13617273 +Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253  
 13617274 +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
 13617275 +Charter One/RBF Citizens, Attn: RJW-135, 443 Jefferson Blvd, Warwick, RI 02886-1321  
 13617276 +Chrysler Financial/TD Auto Finance, Attention: Bankruptcy, Po Box 551080, Jacksonville, FL 32255-1080  
 13617278 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421  
 13617279 +Comenity Bank/bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232  
 13617281 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708)  
 13718095 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, PO BOX 630267, IRVING, TX 75063)  
 13617285 Pa Housing Finance Age, Agency, Harrisburg, PA 17101  
 13617286 +Paragon Fed Credit Uni, 100 Paragon Dr, Montvale, NJ 07645-1780  
 13617287 +Roadloans.com, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400, North Richland Hills, TX 76180-6036  
 13617288 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
 13617289 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13637808 THD/CBNA, PPO BOX 2057, Kansas City, MO 64195  
 13617290 +Victoria's Secret, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 13637810 +Wells Fargo Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438  
 13617291 +Wells Fargo Bank, Macq 2123-013, Pob 94423, Albuquerque, NM 87199-4423  
 13617292 +Wf Fin Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438  
 13617293 Wffinacctpt, Supreme Re Serving, Urbandale, IA 50323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 26 2018 01:43:10  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: rmscedi@recoverycorp.com May 26 2018 01:43:13  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13635814 E-mail/Text: ally@ebn.phinsolutions.com May 26 2018 01:38:16 Ally Financial,  
 PO Box 130424, Roseville, MN 55113-0004  
 13617268 +E-mail/Text: ally@ebn.phinsolutions.com May 26 2018 01:38:16 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300  
 13617272 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 26 2018 01:44:17 Cap One,  
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13617273 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 26 2018 01:43:44 Cap1/bontn,  
 Po Box 30253, Salt Lake City, UT 84130-0253  
 13617274 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 26 2018 01:44:17 Capital 1 Bank,  
 Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
 13617279 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 26 2018 01:38:29 Comenity Bank/bon Ton,  
 3100 Easton Square Pl, Columbus, OH 43219-6232  
 13617280 +E-mail/PDF: creditonebknotifications@resurgent.com May 26 2018 01:43:45 Credit One Bank,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 13637799 +E-mail/PDF: gecsedirecoverycorp.com May 26 2018 01:43:39 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,  
 Miami, FL 33131-1605  
 13617283 +E-mail/PDF: gecsedirecoverycorp.com May 26 2018 01:43:40 GECRB/JC Penny,  
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13617282 +E-mail/PDF: gecsedirecoverycorp.com May 26 2018 01:43:40 Gecrb/gap, Po Box 965005,  
 Orlando, FL 32896-5005  
 13649819 E-mail/PDF: resurgentbknotifications@resurgent.com May 26 2018 01:43:19  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-7

User: msch  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 43

Date Rcvd: May 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13617284 +E-mail/PDF: gecsed@recoverycorp.com May 26 2018 01:44:13 Lowes /GECRB,  
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
14657053 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 26 2018 01:43:42  
Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541  
13688954 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 26 2018 01:43:10  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13678314 E-mail/Text: bnc-quantum@quantum3group.com May 26 2018 01:38:34  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13631982 E-mail/PDF: rmsced@recoverycorp.com May 26 2018 01:44:19  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13617290 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 26 2018 01:38:29 Victoria's Secret,  
Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
cr Nationstar Mortgage, LLC  
13637784\* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
13637785\* +Aspire, Po Box 105555, Atlanta, GA 30348-5555  
13637787\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
13637794\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,  
Po Box 20507, Kansas City, MO 64195)  
13637789\* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
13637790\* +Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253  
13637791\* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
13637792\* +Charter One/RBF Citizens, Attn: RJW-135, 443 Jefferson Blvd, Warwick, RI 02886-1321  
13637793\* +Chrysler Financial/TD Auto Finance, Attention: Bankruptcy, Po Box 551080,  
Jacksonville, FL 32255-1080  
13637795\* +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421  
13637796\* +Comenity Bank/bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232  
13637797\* +Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873  
13637798\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, Dell Financial Services Attn: Bankruptcy,  
Po Box 81577, Austin, TX 78708)  
13638100\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
Po Box 10390, Greenville, SC 29603-0390)  
13637801\* +GECRB/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
13637800\* +Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005  
13637802\* +Lowes /GECRB, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
13637803\* Pa Housing Finance Age, Agency, Harrisburg, PA 17101  
13637804\* +Paragon Fed Credit Uni, 100 Paragon Dr, Montvale, NJ 07645-1780  
13637805\* +Roadloans.com, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400,  
North Richland Hills, TX 76180-6036  
13637806\* +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
13637807\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
13637809\* +Victoria's Secret, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
13637811\* +Wells Fargo Bank, Macq 2123-013, Pob 94423, Albuquerque, NM 87199-4423  
13637812\* Wffinacct, Supreme Re Serving, Urbandale, IA 50323

TOTALS: 2, \* 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: msch  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 43

Date Rcvd: May 25, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	Nationstar Mortgage LLC andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Joseph A. Dessoye	on behalf of Creditor	Nationstar Mortgage. LLC pawb@fedphe.com
Matthew Gregory Brushwood	on behalf of Creditor	Nationstar Mortgage. LLC pawb@fedphe.com
Office of the United States Trustee		ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor	Nadine Beth Bealonis ecf@mcelrathlaw.com,
		donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour		cmecf@chapter13trusteewdpa.com

TOTAL: 7